

Certificate Number: 15504-MA-DE-039964880

Bankruptcy Case Number: 25-11496



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 10, 2025, at 3:51 o'clock PM EDT, Ashley Marie Gjovik completed a course on personal financial management given by internet by Cambridge Credit Counseling Corp., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of Massachusetts.

Date: August 11, 2025 By: /s/Maria Gomez

Name: Maria Gomez

Title: Credit Counselor